

A BRIEF GUIDE:

CIMB PAYMENT ASSISTANCE PROGRAMME

FOR SMEs

For full FAQ, please visit

<https://www.cimb.com.my/covid19support>

All listed information is correct as at 2/9/2020

What is the CIMB Payment Assistance Programme?

It is a programme designed to assist our business customers who are from the most impacted sectors.

Who can apply for this programme?

SMEs who are facing difficulties in meeting their loan/financing payment commitments.



For non-SMEs and corporate customers, please contact your Relationship Manager to discuss options.

Note: All applications are subject to the bank's assessment and approval.

If I did not apply for the 6-month automatic moratorium previously, can I apply for the CIMB Payment Assistance Programme?

Yes, you can.



Which loans/financing are included in this programme?

- Term Loan
- Term Financing-i
- Overdraft
- Cash Line-i
- All Trade Financing Products

What are the available options under this programme?

Term Loan/Term Financing-i

Pay only the interest/profit portion for up to 12 months.

Overdraft/Cash Line-i

Payment period of up to 12 months for settlement of principal balance and interest/profit in excess.

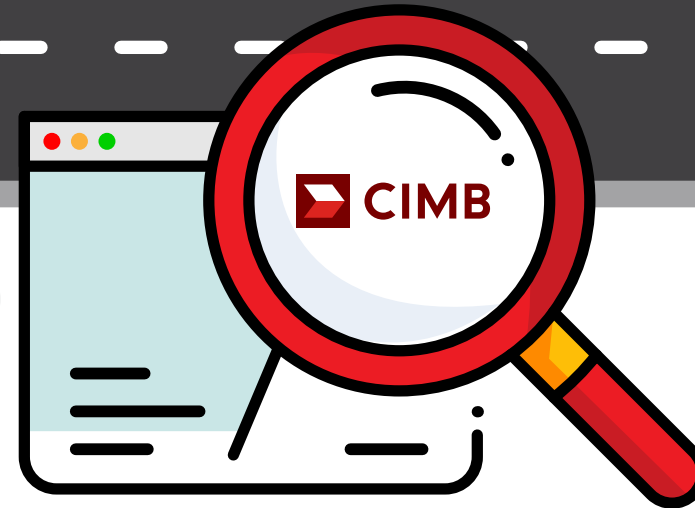
All Trade Financing Products

Convert outstanding trade bills to Term Loan/Term Financing-i with a maximum tenure of up to 5 years.



How do I participate?

Step 1



If you have not received a call from us by **25 August 2020**, please visit <https://bizfinancing.cimb.com.my/> to register.

- Fill in your details in the online form.
- Upload your latest 6 months bank statement.

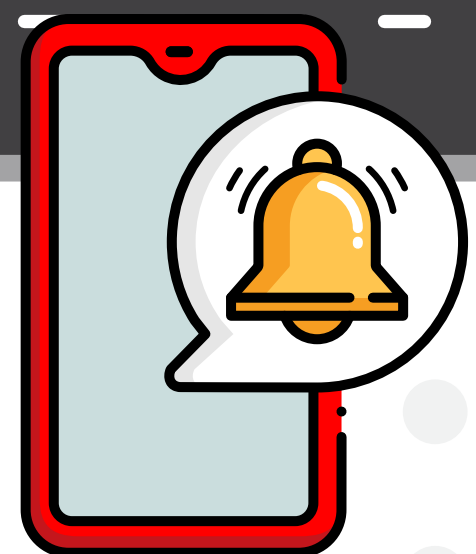
Step 2

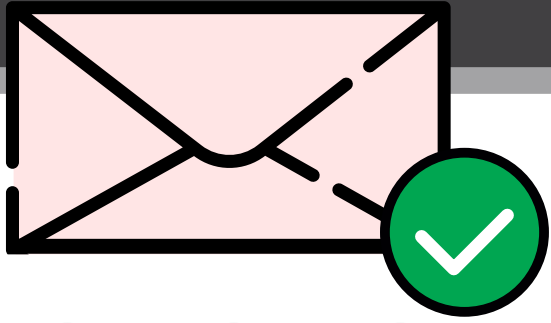


We will call you within 3 working days from the date of your application to inform you on the payment details of your loan/financing.

Step 3

Upon receiving complete documentation, a notification of your application status will be sent to you within 10 working days.





Step 4

If your application is approved, we will issue you a Supplementary Letter of Offer (SLO).



Step 5

To accept the SLO, please sign the duplicate copy and return the SLO to the address below or your Relationship Manager within 7 working days from the date of the SLO to:

CIMB Bank Berhad/CIMB Islamic Bank Berhad,
SME Banking, Credit Review & Business Support

Level 23A, Menara CIMB

No. 1, Jalan Stesen Sentral 2, Kuala Lumpur Sentral
50470 Wilayah Persekutuan, Kuala Lumpur

For Sdn Bhd companies, please provide us a certified true copy of your Board of Directors resolution authorising the acceptance of the SLO.

What are some of the main points to take note of in this programme?



1

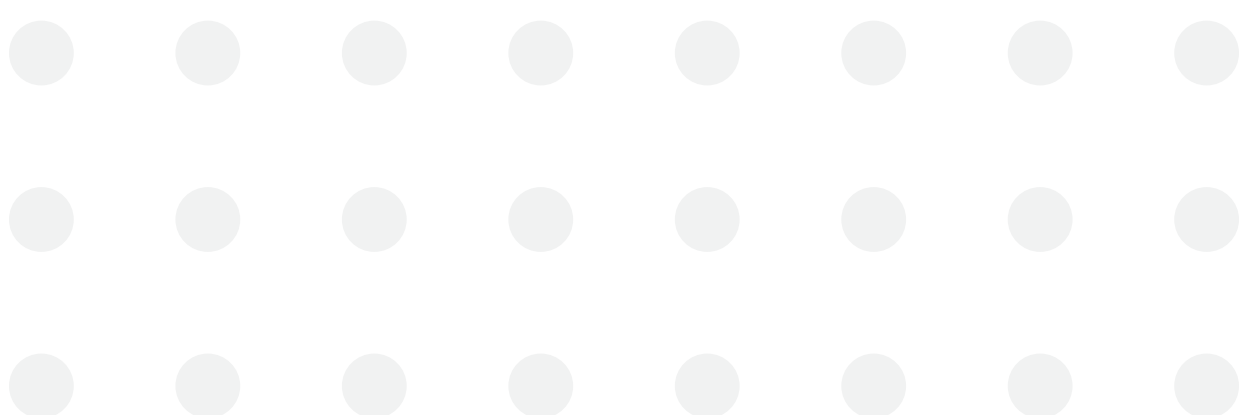
Interest/profit will be charged and accrued during the tenure of the programme.

2

Your revised payment terms will start based on the date stated in your Supplementary Letter of Offer (SLO).

3

Late payment charges will apply should you miss your revised payment.



What are my options if my application is not approved?

You may seek assistance from the following agencies:



Agensi Kaunseling &
Pengurusan Kredit (AKPK)
<https://www.akpk.org.my/>



MyKNP (Khidmat Nasihat
Pembiayaan)
www.myknp.com.my



CGC (Credit Guarantee
Corporation Malaysia Berhad)
www.cgc.com.my



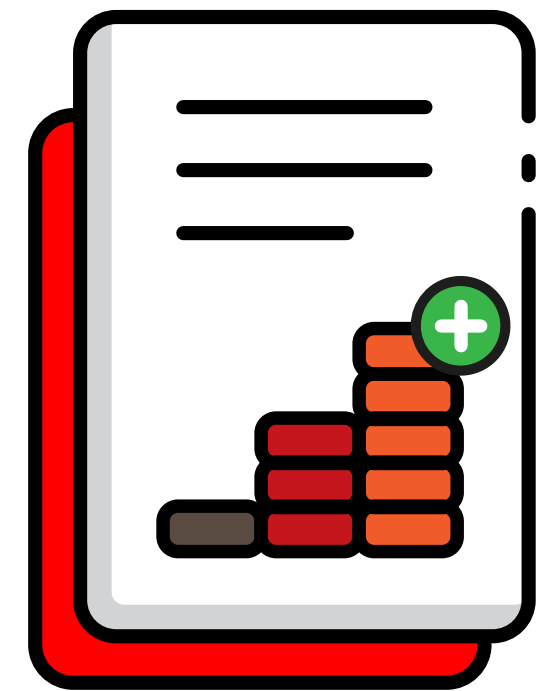
I am not interested in this programme



When will the 6-month automatic moratorium programme end?

It will end on **30 September 2020**.

What will happen to the accrued interest/profit charged during the moratorium period?



The accrued interest/profit charged during the 6-month automatic moratorium will be included in the total outstanding amount.



Note: Your revised outstanding amount will be higher as it now includes the accrued interest/profit.

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